



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [DISCOUNT BANCORP, INC.](#)

**City/State** [NEW YORK, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [12,604,295](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">DISCOUNT BANCORP, INC.</a>
<a href="#">1114 AVENUE OF THE AMERICAS</a>
<a href="#">NEW YORK, NY 10036</a>

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## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	12,799,128	11,223,961	11,542,442	10,426,617	9,529,739
Net income (\$000) .....	57,425	34,987	92,073	57,587	100,199
Number of BHCs in peer group .....	132	131	130	128	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.43	2.67	27	2.25	2.65	19	2.30	2.60	26	2.37	2.77	23	2.74	3.21	20
+ Non-interest income .....	0.60	0.96	30	0.69	1.11	32	0.69	1.04	36	0.69	1.21	27	0.72	0.90	37
- Overhead expense .....	1.88	2.17	33	1.97	2.24	33	1.93	2.17	34	1.96	2.57	23	2	2.59	19
- Provision for credit losses .....	-0.14	0.09	2	0.16	-0.15	94	-0.04	-0.09	60	0.36	0.51	31	0.10	0.12	51
+ Securities gains (losses) .....	0.01	0	87	0.09	0.01	94	0.05	0.01	93	0.06	0.02	80	0.07	0.01	94
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent) .....	1.28	1.40	39	0.90	1.79	6	1.17	1.66	13	0.75	1.04	24	1.45	1.53	38
Net operating income .....	0.90	1.06	32	0.62	1.36	7	0.80	1.26	8	0.55	0.81	21	1.05	1.19	33
Net income .....	0.90	1.06	32	0.62	1.35	7	0.80	1.26	8	0.55	0.82	21	1.05	1.19	33
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.83	3.12	28	2.73	3.14	23	2.73	3.06	26	3.32	3.55	31	4.45	4.49	48
Interest expense .....	0.32	0.24	78	0.32	0.27	68	0.28	0.25	65	0.76	0.52	78	1.59	1.02	91
Net interest income (tax equivalent) .....	2.50	2.88	23	2.41	2.85	19	2.45	2.80	21	2.56	3.01	22	2.86	3.45	16
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.08	24	0.19	0.13	65	0.19	0.11	74	0.04	0.27	12	-0.01	0.11	7
Earnings coverage of net loan and lease losses (X) .....	618.53	-9.51	95	8.05	4.52	31	8.24	39.72	24	42.74	22.91	83	-186.20	22.46	6
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.87	1.17	21	1.54	1.39	68	1.13	1.23	43	1.60	1.58	59	1.19	0.94	79
Allowance for loan and lease losses / Total loans and leases .....	0.87	1.15	22	1.54	1.37	69	1.13	1.20	44	1.60	1.55	61	1.19	0.93	79
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.29	0.41	37	0.50	0.63	43	0.31	0.49	28	0.24	0.71	10	0.04	0.56	5
30-89 days past due loans and leases / Total loans and leases .....	0.06	0.32	13	0.01	0.27	3	0	0.32	0	0.41	0.39	65	0.29	0.31	56
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	24.45	3.09	93	17.61	-1.82	89	13.89	-2.33	89	19.44	3.20	86	33.18	10.70	97
Net short-term noncore funding dependence .....	20.21	-1.79	94	16.96	-8.21	96	11.57	-7.71	94	18.58	-4.76	96	32.20	5.88	98
Net loans and leases / Total assets .....	68.29	61.60	68	66.36	59.81	69	65.02	58.67	65	64.98	61.58	53	69.33	72.36	32
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.55	9.08	69	10.11	9.11	78	9.42	8.98	67	10.32	9.13	83	10.92	10.39	70
Holding company equity capital / Total assets .....	8.68	10.04	26	10.21	10.88	39	8.94	10.71	23	10.48	11.16	39	11.02	11.37	46
Total equity capital (including minority interest) / Total assets .....	8.68	10.14	24	10.21	11.01	37	8.94	10.82	21	10.48	11.29	37	11.02	11.43	44
Common equity tier 1 capital / Total risk-weighted assets .....	13.01	11.90	74	13.74	12.69	69	12.57	12.42	59	14.07	12.38	81	14.11	12.50	75
Net loans and leases / Equity capital (X) .....	7.87	6.22	79	6.50	5.51	74	7.27	5.53	82	6.20	5.58	65	6.29	6.55	40
Cash dividends / Net income .....	0	34	3	0	25.30	4	46.70	28.27	87	26.05	42.30	29	4.39	25.65	18
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			93.20	
<b>Growth Rates</b>															
Assets .....	10.26	7.91	71	10.60	9.29	60	17.64	10.50	79	12.61	16.68	42	5.94	8.66	39
Equity capital .....	-6.29	-0.29	37	3.17	9.31	20	0.44	7.46	17	7.01	6.99	58	13.68	12.19	66
Net loans and leases .....	13.47	11.87	65	14.27	0.79	86	17.70	3.36	86	5.56	9.07	41	10.77	8.63	68
Noncore funding .....	58.22	10.50	86	-14.10	-23.76	64	16.43	-14.79	83	-26.42	-12.18	34	-7.83	4.16	34
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	3.86	27
Equity investment in subsidiaries / Equity capital .....	99.23	103.92	27	99.26	103.07	29	99.26	103.22	28	99.24	102.81	27	99.17	104.21	28
Cash from ops + noncash items + op expense / Op expense + dividends .....	0	116.54	13	0	130.64	3	99.54	154.48	22	98.77	147.24	21	0	152.31	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	145,941	115,200	241,918	249,258	330,939	26.68	32.03
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	139,466	108,571	228,687	233,846	316,171	28.46	34.03
Tax-exempt income on loans and leases.....	6,475	6,629	13,231	15,412	14,768	-2.32	-0.14
Estimated tax benefit on income on loans and leases.....	3,553	3,461	6,997	7,561	6,906	2.64	-13.41
Income on loans and leases (tax equivalent).....	149,494	118,661	248,915	256,819	337,845	25.98	30.40
Investment interest income (tax equivalent).....	24,983	23,629	46,013	62,464	64,126	5.73	-31.65
Interest on balances due from depository institutions.....	1,052	109	475	443	3,175	865.14	-40.33
Interest income on other earning assets.....	272	307	657	1,508	1,635	-11.40	-32.00
Total interest income (tax equivalent).....	175,801	142,706	296,060	321,234	406,781	23.19	14.64
Interest on time deposits of \$250K or more .....	1,853	1,873	3,206	16,581	34,937	-1.07	-74.77
Interest on time deposits < \$250K.....	4,444	3,028	4,754	17,095	39,028	46.76	-40.26
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	12,983	11,695	21,800	36,400	59,552	11.01	29.38
Interest on other borrowings and trading liabilities.....	869	92	299	3,626	11,986	844.57	-95.36
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	20,149	16,688	30,059	73,702	145,503	20.74	-53.74
Net interest income (tax equivalent).....	155,652	126,018	266,001	247,532	261,278	23.52	41.76
Non-interest income.....	38,159	38,687	79,794	71,661	68,895	-1.36	32.34
Adjusted operating income (tax equivalent) .....	193,811	164,705	345,795	319,193	330,173	17.67	39.80
Overhead expense.....	120,161	110,544	222,382	204,350	190,199	8.70	57.26
Provision for credit losses.....	-8,894	8,896	-5,090	37,472	9,473		
Securities gains (losses) .....	472	4,846	5,883	5,841	6,822	-90.26	
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	82,068	50,729	135,401	78,175	138,419	61.78	57.44
Applicable income taxes .....	20,020	11,467	34,387	10,390	26,627	74.59	65.43
Tax equivalent adjustments .....	4,623	4,275	8,941	10,198	11,593	8.14	-48.09
Applicable income taxes (tax equivalent).....	24,643	15,742	43,328	20,588	38,220	56.54	17.30
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	57,425	34,987	92,073	57,587	100,199	64.13	84.54
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	57,425	34,987	92,073	57,587	100,199	64.13	84.54
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	57,425	34,987	92,073	57,587	100,199	64.13	84.54
Investment securities income (tax equivalent).....	24,983	23,629	46,013	62,464	64,126	5.73	-31.65
US Treasury and agency securities (excluding mortgage-backed securities) .....	11	81	95	412	570	-86.42	-94.63
Mortgage-backed securities .....	18,308	17,662	33,581	40,302	43,748	3.66	-16.10
All other securities .....	6,664	5,886	12,337	21,750	19,808	13.23	-54.11
Cash dividends declared.....	0	0	43,000	15,000	4,400		-100.00
Common .....	0	0	43,000	15,000	4,400		-100.00
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent).....	2.75	2.90	36	2.54	2.92	21	2.56	2.85	25	3.08	3.27	31	4.27	4.19	61
Less: Interest expense .....	0.31	0.22	81	0.30	0.25	67	0.26	0.23	66	0.71	0.48	78	1.53	0.95	92
Equals: Net interest income (tax equivalent) .....	2.43	2.67	27	2.25	2.65	19	2.30	2.60	26	2.37	2.77	23	2.74	3.21	20
Plus: Non-interest income .....	0.60	0.96	30	0.69	1.11	32	0.69	1.04	36	0.69	1.21	27	0.72	0.90	37
Equals: adjusted operating income (tax equivalent) .....	3.03	3.67	13	2.93	3.82	7	3	3.70	11	3.06	4.04	7	3.46	4.16	25
Less: Overhead expense.....	1.88	2.17	33	1.97	2.24	33	1.93	2.17	34	1.96	2.57	23	2	2.59	19
Less: Provision for credit losses.....	-0.14	0.09	2	0.16	-0.15	94	-0.04	-0.09	60	0.36	0.51	31	0.10	0.12	51
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0	88	0.09	0.01	94	0.05	0.01	93	0.06	0.02	80	0.07	0.01	94
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent) .....	1.28	1.40	39	0.90	1.79	6	1.17	1.66	13	0.75	1.04	24	1.45	1.53	38
Less: Applicable income taxes (tax equivalent).....	0.39	0.33	70	0.28	0.41	18	0.38	0.38	53	0.20	0.23	40	0.40	0.35	67
Less: Minority interest.....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income .....	0.90	1.06	32	0.62	1.36	7	0.80	1.26	8	0.55	0.81	21	1.05	1.19	33
Plus: Net extraordinary items.....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.90	1.06	32	0.62	1.35	7	0.80	1.26	8	0.55	0.82	21	1.05	1.19	33
Memo: Net income (last four quarters) .....	0.93	1.12	25	0.45	1.25	5	0.80	1.26	8	0.55	0.82	21	1.05	1.19	33
Net income-BHC and noncontrolling (minority) interest .....	0.90	1.07	30	0.62	1.37	6	0.80	1.27	6	0.55	0.83	20	1.05	1.19	33
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	97.22	92.97	93	93.20	93.15	50	93.95	93.08	62	92.80	92.32	58	96.03	93.22	84
Average interest-bearing funds / Average assets.....	82.83	60.12	94	81.62	62.32	93	82.52	61.99	95	82.06	64.06	93	83.84	70.66	91
Interest income (tax equivalent) / Average earning assets .....	2.83	3.12	28	2.73	3.14	23	2.73	3.06	26	3.32	3.55	31	4.45	4.49	48
Interest expense / Average earning assets .....	0.32	0.24	78	0.32	0.27	68	0.28	0.25	65	0.76	0.52	78	1.59	1.02	91
Net interest income (tax equivalent) / Average earning assets .....	2.50	2.88	23	2.41	2.85	19	2.45	2.80	21	2.56	3.01	22	2.86	3.45	16
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	3.45	4.01	17	3.21	4.05	10	3.23	4.01	9	3.71	4.27	17	5.12	4.98	61
Interest-bearing bank balances .....	0.23	0.42	8	0.06	0.11	9	0.10	0.14	9	0.19	0.27	27	1.38	2.26	10
Federal funds sold and reverse repos .....		0.58			0.26			0.25			0.68			2.02	
Trading assets .....	0.12	0.52	57	0.20	0.42	65	0.19	0.45	63	0.24	0.60	60	0.87	0.49	81
Total earning assets .....	2.75	3.09	25	2.65	3.11	20	2.65	3.04	22	3.21	3.51	27	4.32	4.47	38
Investment securities (tax equivalent) .....	1.76	1.85	47	1.70	1.80	44	1.67	1.77	45	2.46	2.25	71	2.73	2.74	51
US Treasury and agency securities (excluding mortgage-backed securities) .....		1.22		3.08	1.28	95	3.61	1.14	97	2.30	1.75	77	1.54	2.54	10
Mortgage-backed securities .....	1.59	1.78	33	1.58	1.56	54	1.53	1.57	49	2.02	2.05	44	2.43	2.54	36
All other securities .....	2.69	2.82	52	2	2.91	23	2.13	2.81	30	3.67	3.24	71	3.93	3.80	61
Interest-bearing deposits .....	0.38	0.20	86	0.38	0.24	79	0.33	0.21	74	0.88	0.53	84	1.80	1.13	88
Time deposits of \$250K or more .....	0.53	0.50	57	0.48	0.76	21	0.45	0.66	27	1.38	1.42	42	2.23	2.13	60
Time deposits < \$250K .....	0.75	0.44	84	0.98	0.72	79	0.69	0.62	62	1.74	1.36	84	2.43	1.91	91
Other domestic deposits .....	0.31	0.17	83	0.32	0.17	84	0.28	0.15	80	0.63	0.36	85	1.38	0.86	86
Foreign deposits .....		0.25			0.12			0.14			0.42			2.53	
Federal funds purchased and repos.....	0.57	0.36	80	0.11	0.19	51	0.12	0.17	55	0.84	0.62	76	2.63	1.23	90
Other borrowed funds and trading liabilities .....	0.45	1.24	13	0.03	1.31	9	0.08	1.27	10	0.36	1.50	7	1.78	1.03	57
All interest-bearing funds.....	0.38	0.36	60	0.36	0.40	51	0.32	0.37	48	0.86	0.74	67	1.82	1.34	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		38,159		38,687		79,794		71,661		68,895		
Fiduciary activities income .....		4,252		3,594		7,836		6,885		8,193		
Service charges on deposit accounts - domestic .....		3,096		3,227		6,809		2,755		2,720		
Trading revenue.....		8,677		7,723		17,112		18,098		17,085		
Investment banking fees and commissions.....		5,009		7,760		13,925		10,513		10,148		
Insurance activities revenue.....		157		144		157		124		1		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		0		0		0		0		0		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		0		0		38		0		0		
Other non-interest income.....		16,968		16,239		33,917		33,286		30,748		
Total overhead expenses .....		120,161		110,544		222,382		204,350		190,199		
Personnel expense.....		60,787		56,010		115,882		107,388		108,904		
Net occupancy expense.....		24,240		25,519		45,833		46,886		26,409		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0		
Other operating expenses.....		35,134		29,015		60,667		50,076		54,886		
Fee income on mutual funds and annuities.....		2,098		2,875		5,383		3,635		2,844		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		562		547		554		565		564		
Average personnel expense per employee.....		108.16		102.39		209.17		190.07		193.09		
Average assets per employee.....		22,774.25		20,519.12		20,834.73		18,454.19		16,896.70		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	5.50	2.35	81	7.43	2.15	92	6.75	2.17	90	5.07	2.02	82
Overhead expenses / Net Interest Income + non-interest income .....	63.51	59.40	66	68.90	59.03	84	66.02	59.28	77	66.13	62.28	68
<b>Percent of Average Assets</b>												
Total overhead expense .....	1.88	2.17	33	1.97	2.24	33	1.93	2.17	34	1.96	2.57	23
Personnel expense.....	0.95	1.20	18	1	1.25	22	1	1.21	25	1.03	1.30	24
Net occupancy expense.....	0.38	0.22	93	0.45	0.24	96	0.40	0.23	96	0.45	0.26	95
Other operating expenses.....	0.55	0.72	24	0.52	0.73	19	0.53	0.72	21	0.48	0.94	9
Overhead less non-interest income .....	1.28	1.19	54	1.28	1.10	62	1.24	1.10	58	1.27	1.25	48
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	62	58.92	63	67.12	58.45	81	64.31	58.83	71	64.02	61.82	63
Personnel expense.....	31.36	32.65	39	34.01	33.10	53	33.51	32.93	47	33.64	32.36	53
Net occupancy expense.....	12.51	6.14	95	15.49	6.33	96	13.25	6.23	96	14.69	6.58	97
Other operating expenses.....	18.13	19.36	44	17.62	18.60	46	17.54	19.18	44	15.69	22.28	17
Total non-interest income .....	19.69	25.40	39	23.49	28.18	41	23.08	27.67	41	22.45	28.83	40
Fiduciary activities income .....	2.19	2.23	59	2.18	2.24	58	2.27	2.20	60	2.16	2.09	61
Service charges on domestic deposit accounts .....	1.60	3.45	22	1.96	3.19	29	1.97	3.27	31	0.86	3.27	13
Trading revenue.....	4.48	0.45	93	4.69	0.72	91	4.95	0.62	93	5.67	1.28	89
Investment banking fees and commissions.....	2.58	2.25	68	4.71	2.52	80	4.03	2.58	78	3.29	2.46	75
Insurance activities revenue.....	0.08	0.36	57	0.09	0.37	53	0.05	0.36	44	0.04	0.41	44
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees .....	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets .....	0	1.51	13	0	3.83	3	0.01	3.30	5	0	3.92	12
Other non-interest income.....	8.75	9.09	62	9.86	9.26	66	9.81	9.27	63	10.43	9.65	65
Overhead less non-interest income .....	42.31	32.73	79	43.63	29.94	84	41.23	30.52	82	41.57	31.93	75
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.39	21.22	76	22.60	21.54	61	25.40	21.18	86	13.29	18.63	16
Applicable income tax + TE / Pretax net operating income + TE .....	30.03	23.38	95	31.03	23.10	96	32	22.67	97	26.34	21.18	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	3,231,839	2,978,492	3,182,787	2,769,211	2,547,395	8.51	43.99	
Commercial and industrial loans .....	3,520,153	2,994,541	3,485,401	2,828,688	2,817,813	17.55	56.63	
Loans to individuals .....	13,424	18,002	11,456	19,037	14,509	-25.43	-78.19	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	368		-100.00	
Agricultural loans .....	0	0	0	0	0		-100.00	
Other loans and leases .....	1,934,558	1,730,908	1,855,801	1,670,098	1,493,516	11.77	62.39	
Less: Unearned income .....	16,772	17,321	17,618	16,053	14,166	-3.17	18.39	
Loans and leases, net of unearned income .....	8,683,202	7,704,622	8,517,827	7,270,981	6,859,435	12.70	51.28	
Less: Allowance for loan and lease losses .....	75,546	118,445	96,610	116,426	81,421	-36.22	8.05	
Net loans and leases .....	8,607,656	7,586,177	8,421,217	7,154,555	6,778,014	13.47	51.81	
Debt securities that reprice or mature in over 1 year .....	2,458,583	2,573,479	2,683,007	2,547,318	2,260,255	-4.46	2.48	
Mutual funds and equity securities .....	4,863	5,404	5,324	5,482	5,385	-10.01	-9.86	
Subtotal .....	11,071,102	10,165,060	11,109,548	9,707,355	9,043,654	8.91	37.11	
Interest-bearing bank balances .....	649,078	182,802	1,083,373	299,798	61,221	255.07	79.15	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	113,611	220,008	113,224	165,985	136,630	-48.36	-47.18	
Trading assets .....	155,350	130,878	101,730	177,796	75,109	18.70	525.70	
Total earning assets .....	11,989,141	10,698,748	12,407,875	10,350,934	9,316,614	12.06	38.18	
Non-interest-bearing cash and due from depository institutions .....	32,023	210,416	39,548	144,104	68,832	-84.78	-48.77	
Premises, fixed assets, and leases .....	63,277	58,248	64,359	53,004	32,330	8.63	179.64	
Other real estate owned .....	0	0	0	0	0			
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	519,858	463,604	439,963	461,993	359,235	12.13	52.63	
Total assets .....	12,604,295	11,431,016	12,951,745	11,010,035	9,777,011	10.26	38.47	
Quarterly average assets .....	12,813,925	11,325,852	12,306,053	10,766,875	9,772,812	13.14	39.44	
Average loans and leases (YTD) .....	8,666,298	7,393,819	7,708,006	6,914,605	6,596,274	17.21	51.03	
<b>Memoranda</b>								
Loans held-for-sale .....	0	0	0	0	0			
Loans not held-for-sale .....	8,683,202	7,704,622	8,517,827	7,270,981	6,859,435	12.70	51.28	
Real estate loans secured by 1–4 family .....	101,872	61,067	87,563	73,561	82,602	66.82	132.74	
Commercial real estate loans .....	3,129,967	2,917,425	3,095,224	2,695,650	2,464,793	7.29	42.22	
Construction and land development .....	70,844	154,617	168,163	191,250	207,693	-54.18	-57.21	
Multifamily .....	712,079	615,968	718,240	550,274	509,101	15.60	140.44	
Nonfarm nonresidential .....	2,347,044	2,146,840	2,208,821	1,954,126	1,747,999	9.33	34.96	
Real estate loans secured by farmland .....	0	0	0	0	0			
Total investment securities .....	2,577,057	2,798,891	2,801,555	2,718,785	2,402,270	-7.93	-1.62	
U.S. Treasury securities .....	0	0	0	11,038	10,521		-100.00	
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	14,938			
Municipal securities .....	131,891	171,715	157,803	187,530	303,400	-23.19	-65.88	
Mortgage-backed securities .....	2,108,982	2,177,642	2,250,555	2,126,717	1,820,840	-3.15	2.40	
Asset-backed securities .....	176,745	176,993	184,887	179,607	140,911	-0.14	340.60	
Other debt securities .....	154,576	267,137	202,986	208,411	106,275	-42.14	98.35	
Mutual funds and equity securities .....	4,863	5,404	5,324	5,482	5,385	-10.01	-9.86	
Available-for-sale securities .....	1,689,822	2,622,277	2,257,952	2,611,862	2,253,264	-35.56	-17.08	
U.S. Treasury securities .....	0	0	0	11,038	10,521		-100.00	
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	14,938			
Municipal securities .....	104,324	131,399	129,172	137,152	252,622	-20.61	496.72	
Mortgage-backed securities .....	1,254,177	2,046,748	1,740,907	2,075,654	1,727,997	-38.72	-33.50	
Asset-backed securities .....	176,745	176,993	184,887	179,607	140,911	-0.14	340.60	
Other debt securities .....	154,576	267,137	202,986	208,411	106,275	-42.14	141.79	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-59,661	2,500	-1,539	2,663	855			
Available-for-sale securities appreciation (depreciation) .....	-131,841	31,662	-503	60,401	9,286			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	38,104	102,723	69,576	143,194	168,018	-62.91	-96.32	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	795,899	855,189	877,395	642,990	477,863	-6.93	65.11
NOW, ATS and transaction accounts .....	859,123	566,398	782,777	756,181	77,672	51.68	1083.07
Time deposits less brokered deposits < \$250K .....	-756,510	-664,194	-866,446	-356,394	78,054		
MMDA and other savings accounts .....	6,838,831	7,066,504	8,011,508	6,154,699	4,682,049	-3.22	62.80
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	7,737,343	7,823,897	8,805,234	7,197,476	5,315,638	-1.11	53.56
Time deposits of \$250K or more .....	929,902	737,138	582,795	837,272	1,523,806	26.15	-20.61
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	200,000	0	545,000	100,000	-100.00	-100.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	385,000	4,217	300,000	0	250,000	9029.71	5087.28
Other borrowings w/remaining maturity over 1 year .....	0	0	0	4,814	0		-100.00
Brokered deposits < \$250K .....	2,154,235	1,251,288	1,857,265	966,269	1,324,647	72.16	120.61
Noncore funding .....	3,469,137	2,192,643	2,740,060	2,353,355	3,198,453	58.22	13.96
Trading liabilities .....	134,533	112,295	80,110	160,686	53,411	19.80	1573.92
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	169,117	134,558	167,870	145,126	131,639	25.68	67.84
Total liabilities .....	11,510,130	10,263,393	11,793,274	9,856,643	8,699,141	12.15	40.51
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus .....	94,652	94,652	94,652	94,652	94,652	0.00	0.00
Retained earnings .....	1,124,470	1,045,469	1,059,555	1,010,482	967,895	7.56	38.55
Accumulated other comprehensive income .....	-129,957	22,502	-736	43,258	10,323		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,094,165	1,167,623	1,158,471	1,153,392	1,077,870	-6.29	20.11
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,094,165	1,167,623	1,158,471	1,153,392	1,077,870	-6.29	20.11
Total liabilities and capital .....	12,604,295	11,431,016	12,951,745	11,010,035	9,777,011	10.26	38.47
<b>Memoranda</b>							
Non-interest-bearing deposits .....	795,899	855,189	877,395	642,990	477,863	-6.93	65.11
Interest-bearing deposits .....	10,025,581	8,957,134	10,367,899	8,358,027	7,686,228	11.93	49.54
Total deposits .....	10,821,480	9,812,323	11,245,294	9,001,017	8,164,091	10.28	50.58
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,158,471	1,153,392	1,153,392	1,077,870	948,174		
Accounting restatements .....	7,490	0	0	0	0		
Net income .....	57,425	34,987	92,073	57,587	100,199		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	0	0	43,000	15,000	4,400		
Change in other comprehensive income .....	-129,221	-20,756	-43,994	32,935	33,897		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,094,165	1,167,623	1,158,471	1,153,392	1,077,870		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	25.64	38.78	27	26.06	36.32	28	24.57	36.25	28	25.15	36.22	27	26.05	52.67	7
Commercial and industrial loans .....	27.93	11.05	96	26.20	12.25	93	26.91	10.76	96	25.69	13.52	93	28.82	11.45	92
Loans to individuals .....	0.11	3.52	13	0.16	3.48	12	0.09	3.36	10	0.17	3.40	15	0.15	2.71	17
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0	89
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.53	17
Other loans and leases.....	15.35	4.45	94	15.14	4.22	96	14.33	4.47	95	15.17	4.63	95	15.28	1.08	98
Net loans and leases.....	68.29	61.60	68	66.36	59.81	69	65.02	58.67	65	64.98	61.58	53	69.33	72.36	32
Debt securities over 1 year.....	19.51	19.46	53	22.51	17.61	69	20.72	19.46	58	23.14	15.55	81	23.12	13.66	89
Mutual funds and equity securities .....	0.04	0.05	55	0.05	0.06	62	0.04	0.06	61	0.05	0.05	64	0.06	0.06	63
Subtotal .....	87.84	82.34	74	88.93	78.32	94	85.78	79.22	73	88.17	78.16	89	92.50	86.76	91
Interest-bearing bank balances .....	5.15	4.59	62	1.60	9.11	7	8.36	8.50	50	2.72	7.51	18	0.63	2.97	19
Federal funds sold and reverse repos.....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	0.03	36
Debt securities 1 year or less .....	0.90	1.68	39	1.92	1.53	68	0.87	1.56	45	1.51	1.68	57	1.40	2.10	45
Trading assets .....	1.23	0.55	83	1.14	0.60	84	0.79	0.49	82	1.61	1.01	83	0.77	0.03	96
Total earning assets.....	95.12	90.95	92	93.59	91.43	75	95.80	91.77	92	94.01	91.05	86	95.29	92.39	85
Non-interest cash and due from depository institutions.....	0.25	1.01	6	1.84	1.01	93	0.31	0.82	9	1.31	1.07	69	0.70	1.14	24
Other real estate owned.....	0	0.01	11	0	0.02	6	0	0.01	9	0	0.02	4	0	0.04	10
All other assets.....	4.63	7.97	12	4.57	7.50	14	3.89	7.35	9	4.68	7.82	10	4	6.41	14
<b>Memoranda</b>															
Short-term investments .....	6.05	7.68	47	3.52	12.01	9	9.24	11.47	45	4.23	11.17	19	2.02	5.36	21
U.S. Treasury securities.....	0	1.96	7	0	1.08	12	0	1.47	10	0.10	0.84	50	0.11	0.29	67
US agency securities (excluding mortgage-backed securities) .....	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0.15	1.25	29
Municipal securities .....	1.05	1.75	51	1.50	1.72	56	1.22	1.73	56	1.70	1.69	59	3.10	2.58	67
Mortgage-backed securities .....	16.73	13.68	67	19.05	12.97	77	17.38	14.14	66	19.32	11.75	86	18.62	9.38	88
Asset-backed securities .....	1.40	0.68	78	1.55	0.38	86	1.43	0.50	83	1.63	0.32	89	1.44	0.30	88
Other debt securities .....	1.23	0.52	79	2.34	0.52	92	1.57	0.53	84	1.89	0.42	92	1.09	0.53	79
Loans held-for-sale.....	0	0.35	7	0	0.42	8	0	0.55	7	0	0.52	7	0	0.39	8
Loans held for investment .....	68.89	61.41	69	67.40	59.85	71	65.77	58.06	69	66.04	61.72	59	70.16	72.01	36
Real estate loans secured by 1–4 family .....	0.81	12.26	5	0.53	11.69	6	0.68	11.46	6	0.67	11.91	6	0.84	16.02	4
Revolving .....	0	1.49	2	0	1.45	2	0	1.42	2	0	1.66	3	0	2.24	2
Closed-end, secured by first liens .....	0.81	10.40	6	0.53	9.84	6	0.68	9.67	6	0.67	9.81	8	0.84	13.07	4
Closed-end, secured by junior liens .....	0	0.18	3	0	0.20	3	0	0.17	3	0	0.22	3	0	0.37	1
Commercial real estate loans .....	24.83	24.34	51	25.52	22.48	57	23.90	22.69	53	24.48	22.22	52	25.21	33.26	25
Construction and land development .....	0.56	3.75	17	1.35	3.35	27	1.30	3.34	26	1.74	3.40	32	2.12	5	20
Multifamily .....	5.65	3.69	77	5.39	3.31	78	5.55	3.57	80	5	3.12	75	5.21	4.76	67
Nonfarm nonresidential .....	18.62	15.50	60	18.78	14.81	65	17.05	14.57	61	17.75	14.72	60	17.88	21.85	31
Real estate loans secured by farmland.....	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.95	11

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	37.22	62.08	18	38.66	59.66	20	37.37	61.05	18	38.09	57.15	20	37.14	72.74	4
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	37.22	62.08	18	38.66	59.66	20	37.37	61.05	18	38.09	57.15	20	37.14	72.74	4
Real estate loans secured by 1–4 family.....	1.17	20.31	5	0.79	19.82	6	1.03	19.86	6	1.01	19.43	6	1.20	22.29	4
Revolving .....	0	2.40	2	0	2.42	2	0	2.43	2	0	2.64	3	0	3.13	2
Closed-end.....	1.17	17.67	6	0.79	17.22	6	1.03	17.24	6	1.01	16.59	6	1.20	18.71	4
Commercial real estate loans .....	36.05	38.23	42	37.87	36.54	48	36.34	37.86	44	37.07	34.63	50	35.93	46.16	25
Construction and land development.....	0.82	5.97	12	2.01	5.50	21	1.97	5.65	22	2.63	5.26	30	3.03	6.97	19
1–4 family.....	0.02	1.34	12	0.12	1.11	21	0.11	1.18	22	0.19	0.93	31	0.41	1.47	21
Other.....	0.80	4.56	12	1.88	4.33	27	1.86	4.40	25	2.44	4.19	31	2.62	5.34	22
Multifamily.....	8.20	5.72	74	7.99	5.34	75	8.43	5.78	78	7.57	4.96	75	7.42	6.42	67
Nonfarm nonresidential .....	27.03	24.64	54	27.86	24.14	59	25.93	24.56	51	26.88	22.93	57	25.48	30.59	26
Owner-occupied.....	2.23	8.28	18	2.14	8.14	14	1.99	8.29	16	2.25	7.68	17	2.50	10.68	8
Other.....	24.80	16.13	78	25.72	15.71	86	23.94	15.94	77	24.63	14.95	86	22.99	19.36	71
Real estate loans secured by farmland.....	0	0.59	8	0	0.59	8	0	0.54	8	0	0.54	8	0	1.38	11
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0.01	0	89
Commercial and industrial loans .....	40.54	18.46	95	38.87	20.98	91	40.92	18.86	96	38.90	22.17	89	41.08	16.16	94
Loans to individuals .....	0.15	6.27	12	0.23	6.28	11	0.13	6.24	9	0.26	6.13	13	0.21	4	17
Credit card loans .....	0.01	0.53	48	0.01	0.51	51	0	0.53	49	0	0.65	50	0.01	0.04	68
Agricultural loans.....	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.78	17
Other loans and leases.....	22.28	8.30	89	22.47	8.03	90	21.79	8.75	88	22.97	9.09	86	21.77	1.48	97
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	248.67	407.54	21	235.72	383.17	20	253.44	391.81	23	225.77	381.27	21	221.71	493.53	5
Real estate loans secured by 1–4 family.....	7.84	130.40	4	4.83	124.52	3	6.97	126.06	5	6	125.03	5	7.19	151.03	3
Revolving .....	0	15.55	2	0	15.53	2	0	15.44	2	0	17.42	2	0	21.25	2
Closed-end.....	7.84	113.22	5	4.83	107.53	4	6.97	108.85	5	6	106.14	5	7.19	127.10	4
Commercial real estate loans .....	240.83	254.23	46	230.89	238.21	45	246.47	245.88	50	219.77	234.65	46	214.52	311.74	19
Construction and land development.....	5.45	38.88	15	12.24	35.52	25	13.39	35.95	25	15.59	35.62	29	18.08	46.63	18
1–4 family.....	0.10	8.60	12	0.76	7.06	24	0.74	7.42	25	1.13	6.34	29	2.45	9.52	21
Other.....	5.35	29.76	17	11.48	28.07	29	12.65	28.11	28	14.46	28.16	32	15.63	35.90	21
Multifamily.....	54.79	39.14	77	48.75	34.78	74	57.19	38.66	79	44.86	32.74	75	44.31	44.76	61
Nonfarm nonresidential .....	180.59	162.28	56	169.90	157.17	53	175.89	158.05	56	159.32	155.06	51	152.14	206.64	25
Owner-occupied.....	14.89	54.20	18	13.07	52.65	15	13.51	52.99	16	13.34	52.37	17	14.90	71.54	8
Other.....	165.70	106.54	78	156.83	102.08	78	162.38	102.54	82	145.98	100.54	69	137.23	130.65	54
Real estate loans secured by farmland.....	0	3.62	7	0	3.59	8	0	3.22	8	0	3.44	8	0	8.66	11
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0.03	0.01	89
Commercial and industrial loans .....	270.85	115.10	95	236.99	127.07	90	277.54	114.45	95	230.62	139.91	89	245.25	106.70	92
Loans to individuals .....	1.03	35.52	12	1.42	35.29	10	0.91	34.55	10	1.55	37.47	13	1.26	24.83	16
Credit card loans .....	0.05	2.76	49	0.03	2.61	51	0.03	2.77	50	0.02	3.30	50	0.04	0.24	68
Agricultural loans.....	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	4.86	17
Other loans and leases.....	148.85	50.19	90	136.99	46.75	91	147.78	51.06	90	136.16	49.54	92	129.99	10.25	98
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	35.25	30.64	60	37.88	28.84	70	35.82	30.07	62	38.11	27.32	78	37.43	35.38	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	235.49	203.71	59	230.97	187.37	61	242.92	195.33	66	225.92	183.76	57	223.46	239.13	47
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	250.38	261.50	46	244.04	244.59	46	256.43	252.85	50	239.26	240.85	46	238.36	315.15	25

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	6.05	7.68	47	3.52	12.01	9	9.24	11.47	45	4.23	11.17	19	2.02	5.36	21
Liquid assets .....	23.37	25.39	48	23.64	28.17	42	26.83	29.03	46	25.06	26.22	55	20.98	16.28	75
Investment securities .....	20.45	21.68	48	24.49	19.64	67	21.63	21.63	51	24.69	17.85	77	24.57	16.41	85
Net loans and leases .....	68.29	61.60	68	66.36	59.81	69	65.02	58.67	65	64.98	61.58	53	69.33	72.36	32
Net loans, leases and standby letters of credit .....	69.49	62.44	68	67.46	60.62	70	65.96	59.49	67	66.24	62.48	58	70.88	72.78	35
Core deposits .....	61.39	75.64	14	68.44	74.75	20	67.98	75.71	18	65.37	70.67	24	54.37	71.61	5
Noncore funding .....	27.52	10.86	86	19.18	10.89	81	21.16	10.30	84	21.37	14.13	77	32.71	14.61	94
Time deposits of \$250K or more .....	7.38	1.54	96	6.45	1.81	95	4.50	1.58	92	7.60	2.11	95	15.59	4.33	97
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos .....	0	1.20	13	1.75	1.20	78	0	1.23	11	4.95	1.47	85	1.02	0.77	68
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	0	0.50	32	1.75	0.52	86	0	0.54	31	4.95	0.54	94	1.02	0.75	68
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	3.05	1.63	73	0.04	0.99	38	2.32	1	80	0	1.24	7	2.56	2.75	59
Earning assets that reprice within 1 year .....	46.20	36.16	75	53.06	38.93	86	46.34	37.37	76	55.79	39.38	89	62.43	33.16	93
Interest-bearing liabilities that reprice within 1 year .....	13.82	6.49	86	10.42	7.04	81	9.84	6.39	79	11.50	8.20	76	27.42	18.54	80
Long-term debt that reprices within 1 year .....	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.15	37
Net assets that reprice within 1 year .....	32.38	28.22	57	42.64	30.25	80	36.50	29.65	66	44.30	29.11	85	35.02	13.71	87
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	24.45	3.09	93	17.61	-1.82	89	13.89	-2.33	89	19.44	3.20	86	33.18	10.70	97
Net short-term noncore funding dependence .....	20.21	-1.79	94	16.96	-8.21	96	11.57	-7.71	94	18.58	-4.76	96	32.20	5.88	98
Short-term investment / Short-term noncore funding .....	25.43	166.36	14	18.94	284.81	3	48.20	273.46	10	20.52	184.19	7	6.36	78.10	3
Liquid assets - short-term noncore funding / Nonliquid assets .....	-0.56	28.61	12	6.59	34.02	14	10.48	36.68	19	5.94	28.18	17	-13.70	6.90	5
Net loans and leases / Total deposits .....	79.54	76.80	56	77.31	74.66	56	74.89	72.79	57	79.49	79.43	50	83.02	90.96	24
Net loans and leases / Core deposits .....	111.25	82.80	89	96.96	81.17	82	95.64	78.25	80	99.40	88.34	76	127.51	102.55	87
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-4.87	-6.37	48	0.22	0.84	36	-0.13	0.12	35	0.24	1.57	25	0.08	0.36	35
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-10.77	-13.54	61	2.76	1.94	74	-0.04	-0.25	56	5.44	4.31	70	0.87	1.28	43
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	34.24	23.58	65	6.12	13.42	50	19.21	14.28	66	3.73	11.38	50	5.98	7.25	65
Available-for-sale securities .....	65.57	74.56	34	93.69	84.66	51	80.60	83.77	34	96.07	87.23	50	93.80	91.33	36
U.S. Treasury securities .....	0	9.26	7	0	5.52	12	0	6.70	10	0.41	4.72	46	0.44	2.07	65
US agency securities (excluding mortgage-backed securities) .....	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0.62	8.16	22
Municipal securities .....	5.12	8	51	6.14	8.87	54	5.63	8.22	54	6.90	9.83	53	12.63	15.40	52
Mortgage-backed securities .....	81.84	63.23	77	77.80	66.59	65	80.33	66.54	69	78.22	66.64	64	75.80	57.07	75
Asset-backed securities .....	6.86	3.36	76	6.32	2.05	82	6.60	2.50	80	6.61	1.91	84	5.87	1.70	86
Other debt securities .....	6	3.01	79	9.54	3.17	87	7.25	3.08	81	7.67	3.01	83	4.42	3.73	67
Mutual funds and equity securities .....	0.19	0.28	57	0.19	0.32	59	0.19	0.29	57	0.20	0.35	54	0.22	0.49	57
Debt securities 1 year or less .....	4.41	8.89	43	7.86	8.69	55	4.04	7.78	45	6.11	10.55	38	5.69	13.55	34
Debt securities 1 to 5 years .....	0.25	20.02	0	1.18	17.05	6	0.31	18.25	3	1.98	17.03	14	4.01	23.43	13
Debt securities over 5 years .....	95.16	68.75	95	90.77	72.17	81	95.46	71.11	95	91.71	69.86	84	90.08	58.63	92
Pledged securities .....	1.48	30.80	5	3.67	33.87	9	2.48	32.26	7	5.27	35.67	12	6.99	43.76	10
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	89.34	-31.70	95	13.50	51.37	35	156.90	27.98	93	135.42	183.32	53	-51.69	32.84	4
Investment securities .....	-7.93	21.19	7	7.27	33.34	25	3.04	31.36	15	13.18	23.62	38	2.01	4.80	44
Core deposits .....	-1.11	9.58	14	23.44	16.88	80	22.34	16.94	76	35.40	26.88	82	13.35	9.96	70
Noncore funding .....	58.22	10.50	86	-14.10	-23.76	64	16.43	-14.79	83	-26.42	-12.18	34	-7.83	4.16	34

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	2,087,633	2,003,401	2,088,131	2,100,161	2,081,478
Commit: Secured commercial real estate loans .....	169,633	130,247	134,735	190,662	157,535
Commit: Unsecured real estate loans .....	29,843	8,800	19,386	2,762	31,663
Credit card lines (reported semiannually, June/Dec) .....	88,326	34,897	87,301	22,459	8,995
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	151,032	125,270	122,286	138,459	151,473
Commercial and similar letters of credit .....	108,318	188,378	171,319	141,494	75,751
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	3,472	5,942	5,192	10,647	110,361
Purchased options contracts (interest rate) .....	3,505	16,255	5,505	22,645	117,067
Interest rate swaps .....	6,472,919	6,305,411	6,635,015	6,551,795	4,941,267
Futures and forward foreign exchange .....	730,797	536,171	481,124	348,792	223,811
Written options contracts (foreign exchange) .....	16,700	48,052	35,950	17,002	77,156
Purchased options contracts (foreign exchange) .....	15,719	48,000	34,134	17,108	77,094
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	22,976	28,541	28,541	34,590	53,090
Purchased options contracts (commodity and other) .....	23,496	29,632	29,632	35,681	54,816
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	16.56	24.48	22	17.53	22.45	40	16.12	22.78	31	19.07	22.01	48	21.29	16.97	74
Standby letters of credit .....	1.20	0.66	83	1.10	0.67	81	0.94	0.65	77	1.26	0.71	84	1.55	0.36	98
Commercial and similar letters of credit .....	0.86	0.02	99	1.65	0.02	99	1.32	0.02	99	1.29	0.02	99	0.77	0.01	99
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0	47
Derivative contracts .....	57.83	44.65	80	61.39	49.75	81	56.02	46.30	82	63.93	48.62	79	57.84	2.95	98
Interest rate contracts .....	51.41	32.11	83	55.35	35.96	84	51.31	32.46	83	59.81	34.36	82	52.87	2.87	98
Interest rate futures and forward contracts .....	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	0.08	39
Written options contracts (interest rate) .....	0.03	1.58	26	0.05	1.82	22	0.04	1.41	22	0.10	2.18	23	1.13	0.13	91
Purchased options contracts (interest rate) .....	0.03	1.48	48	0.14	1.33	54	0.04	1.31	48	0.21	1.46	55	1.20	0.02	95
Interest rate swaps .....	51.35	21.90	88	55.16	20.67	89	51.23	20.49	88	59.51	20.83	89	50.54	2.19	99
Foreign exchange contracts .....	6.06	6.76	86	5.53	6.16	85	4.26	6.30	85	3.48	6.01	82	3.87	0	97
Futures and forward foreign exchange contracts .....	5.80	4.19	88	4.69	3.93	87	3.71	3.78	87	3.17	3.47	86	2.29	0	97
Written options contracts (foreign exchange) .....	0.13	0.04	87	0.42	0.04	92	0.28	0.04	91	0.15	0.03	86	0.79	0	97
Purchased options contracts (foreign exchange) .....	0.12	0.05	87	0.42	0.04	92	0.26	0.04	91	0.16	0.04	86	0.79	0	97
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts .....	0.37	1.19	78	0.51	0.86	79	0.45	0.92	80	0.64	1.86	78	1.10	0	98
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other) .....	0.18	0.41	84	0.25	0.29	84	0.22	0.32	85	0.31	0.52	84	0.54	0	99
Purchased options contracts (commodity and other) .....	0.19	0.31	85	0.26	0.19	85	0.23	0.21	86	0.32	0.37	85	0.56	0	99
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	24.09	46.07	15	27.10	42.93	32	27.09	44.98	24	30.37	42.82	44	31.56	24.81	76

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	7,289,584	7,018,004	7,255,093	7,038,260	5,654,662
Interest rate contracts .....	6,479,896	6,327,608	6,645,712	6,585,087	5,168,695
Foreign exchange contracts.....	763,216	632,223	551,208	382,902	378,061
Equity, commodity, and other contracts .....	46,472	58,173	58,173	70,271	107,906
<b>Derivatives Position</b>					
Futures and forwards .....	730,797	536,171	481,124	348,792	223,811
Written options .....	43,148	82,535	69,683	62,239	240,607
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	43,148	82,535	69,683	62,239	240,607
Purchased options .....	42,720	93,887	69,271	75,434	248,977
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	42,720	93,887	69,271	75,434	248,977
Swaps .....	6,472,919	6,305,411	6,635,015	6,551,795	4,941,267
Held for trading.....	5,889,265	5,850,365	5,993,928	5,439,961	4,286,084
Interest rate contracts .....	5,544,665	5,523,743	5,747,564	5,252,021	3,973,770
Foreign exchange contracts.....	344,600	326,622	246,364	187,940	312,314
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,400,319	1,167,639	1,261,165	1,598,299	1,368,578
Interest rate contracts .....	935,231	803,865	898,148	1,333,066	1,194,925
Foreign exchange contracts.....	418,616	305,601	304,844	194,962	65,747
Equity, commodity, and other contracts .....	46,472	58,173	58,173	70,271	107,906
Derivative contracts (excluding futures and FX 14 days or less) .....	7,254,173	6,922,776	7,180,758	6,946,787	5,371,982
One year or less .....	1,278,547	1,384,940	1,265,438	1,546,966	1,178,476
Over 1 year to 5 years .....	3,419,202	2,795,870	3,101,908	2,624,666	2,480,057
Over 5 years .....	2,556,424	2,741,966	2,813,412	2,775,155	1,713,449
Gross negative fair value (absolute value) .....	165,735	115,902	93,900	171,733	58,469
Gross positive fair value.....	212,301	132,045	93,799	171,815	64,868
Held for trading.....	134,961	108,000	79,414	157,317	53,310
Non-traded.....	77,340	24,045	14,385	14,498	11,558
Current credit exposure on risk-based capital derivative contracts .....	182,998	123,707	80,857	167,554	64,868
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	88.89	93.66	23	90.16	94.09	23	91.60	94.17	26	93.56	94.10	28	91.41	99.57	7
Foreign exchange contracts .....	10.47	3.30	82	9.01	3.27	83	7.60	3.47	81	5.44	3.49	78	6.69	0.14	94
Equity, commodity, and other contracts .....	0.64	1.20	76	0.83	1.17	76	0.80	1.14	76	1	1.17	75	1.91	0.07	94
Futures and forwards .....	10.03	9.78	65	7.64	12.57	56	6.63	11.16	56	4.96	14.05	42	3.96	14.06	54
Written options .....	0.59	5.78	24	1.18	7.49	27	0.96	6.28	25	0.88	8.18	21	4.26	11.73	49
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter .....	0.59	5.46	24	1.18	7.20	28	0.96	5.96	25	0.88	7.73	21	4.26	10.84	49
Purchased options .....	0.59	3.69	47	1.34	3.44	55	0.95	3.27	52	1.07	3.42	52	4.40	2.45	78
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter .....	0.59	3.17	50	1.34	3.04	56	0.95	2.87	53	1.07	2.86	57	4.40	2.28	80
Swaps .....	88.80	74.97	57	89.85	71.23	63	91.45	74.26	64	93.09	68.76	75	87.38	64.61	56
Held for trading .....	80.79	37.98	68	83.36	40.60	70	82.62	40.42	71	77.29	43.53	66	75.80	15.01	81
Interest rate contracts .....	76.06	31.52	75	78.71	34.42	76	79.22	34.15	78	74.62	36.62	75	70.27	16.17	83
Foreign exchange contracts .....	4.73	1.71	82	4.65	1.57	83	3.40	1.68	81	2.67	1.60	78	5.52	0.11	94
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded .....	19.21	62.02	31	16.64	59.40	29	17.38	59.58	28	22.71	56.47	33	24.20	84.99	18
Interest rate contracts .....	12.83	57.94	28	11.45	56.19	26	12.38	56.71	25	18.94	53.82	32	21.13	84.69	18
Foreign exchange contracts .....	5.74	0.36	93	4.35	0.38	93	4.20	0.40	92	2.77	0.46	89	1.16	0.01	96
Equity, commodity, and other contracts .....	0.64	0.10	89	0.83	0.13	90	0.80	0.09	89	1	0.10	90	1.91	0.01	98
Derivative contracts (excluding futures and forex 14 days or less) .....	99.51	93.09	60	98.64	91.87	60	98.98	92.53	62	98.70	91.48	63	95	80.07	54
One year or less .....	17.54	31.78	43	19.73	28.05	53	17.44	27.56	49	21.98	32.05	50	20.84	15.20	69
Over 1 year to 5 years .....	46.91	24.76	80	39.84	26.03	66	42.75	27.01	71	37.29	27.06	64	43.86	22.92	76
Over 5 years .....	35.07	27.14	61	39.07	30.08	60	38.78	29.89	62	39.43	29.56	62	30.30	34.12	45
Gross negative fair value (absolute value) .....	2.27	1.56	73	1.65	1.25	66	1.29	0.98	67	2.44	1.55	73	1.03	1.30	45
Gross positive fair value .....	2.91	1.74	75	1.88	1.68	59	1.29	1.34	50	2.44	2.23	59	1.15	1.14	52
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.14	0.07	84	0.10	0.05	86	0.08	0.04	84	0.15	0.07	87	0.05	0	95
Gross positive fair value (X) .....	0.17	0.08	84	0.12	0.07	85	0.08	0.05	81	0.15	0.09	83	0.06	0	96
Held for trading (X) .....	0.11	0.06	85	0.09	0.05	82	0.07	0.04	82	0.14	0.07	85	0.05	0	97
Non-traded (X) .....	0.06	0.02	90	0.02	0.01	77	0.01	0.01	69	0.01	0.02	61	0.01	0	89
Current credit exposure (X) .....	0.15	0.04	87	0.11	0.05	84	0.07	0.04	84	0.15	0.06	85	0.06	0.01	93
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	50
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.95	0.54	89	1.48	0.63	85	0.88	0.46	83	2.12	0.85	87	0.86	0.10	95

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		96,610		116,426		116,426		81,421		71,216					
Gross losses .....		498		7,927		17,366		6,682		1,705					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		385		1,050		2,640		4,215		2,437					
Net losses .....		113		6,877		14,726		2,467		-732					
Provision for loan and lease losses .....		-7,551		8,896		-5,090		37,472		9,473					
Adjustments .....		-13,400		0		0		0		0					
Ending balance .....		75,546		118,445		96,610		116,426		81,421					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets .....	-0.12	0.08	3	0.16	-0.14	95	-0.04	-0.09	58	0.36	0.51	31	0.10	0.12	51
Provision for loan and lease losses / Average loans and leases .....	-0.17	0.14	4	0.24	-0.25	96	-0.07	-0.16	61	0.54	0.82	29	0.14	0.16	49
Provision for loan and lease losses / Net loan and lease losses .....	-6,682.30	198.72	3	129.36	77.32	78	-34.56	-105.48	56	1,518.93	487.86	91	-1,294.13	142.73	2
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.87	1.17	21	1.54	1.39	68	1.13	1.23	43	1.60	1.58	59	1.19	0.94	79
Allowance for loan and lease losses / Total loans and leases .....	0.87	1.15	22	1.54	1.37	69	1.13	1.20	44	1.60	1.55	61	1.19	0.93	79
Allowance for loan and lease losses / Net loans and leases losses (X) .....	334.27	28.67	95	8.61	15.27	44	6.56	21.39	26	47.19	11.58	92		17.18	
Allowance for loan and lease losses / Nonaccrual assets .....	297.25	413.77	45	308.26	318.67	64	369.30	364.13	66	667.43	299.17	90	3,116	315.75	96
ALLL / 90+ days past due + nonaccrual loans and leases .....	288.94	319.24	56	305.95	260.68	70	365.35	287.08	73	463.31	244.34	86	3,116	283.41	97
Gross loan and lease losses / Average loans and leases .....	0.01	0.16	10	0.21	0.22	57	0.23	0.19	62	0.10	0.34	17	0.03	0.16	13
Recoveries / Average loans and leases .....	0.01	0.07	8	0.03	0.08	26	0.03	0.08	26	0.06	0.07	52	0.04	0.05	57
Net losses / Average loans and leases .....	0	0.08	24	0.19	0.13	65	0.19	0.11	74	0.04	0.27	12	-0.01	0.11	7
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses .....	2.22	23.25	3	15.71	16.12	59	39.51	34.67	67	247.21	33.98	99	97.48	41.80	88
Earnings coverage of net loan and lease losses (X) .....	618.53	-9.51	95	8.05	4.52	31	8.24	39.72	24	42.74	22.91	83	-186.20	22.46	6
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Real estate loans .....	0	-0.01	66	0.53	0.03	99	0.21	0.02	94	0.09	0.04	77	0	0.02	30
Real estate loans secured by 1–4 family .....	0	-0.02	71	0	-0.01	62	0	-0.02	70	0	0.01	46	-0.02	0.02	16
Revolving .....		-0.08			-0.05			-0.07			0.01			0.02	
Closed-end .....	0	-0.02	70	0	-0.01	62	0	-0.01	67	0	0	48	-0.02	0.02	14
Commercial real estate loans .....	0	0	60	0.54	0.05	99	0.21	0.04	92	0.09	0.07	69	0	0.02	38
Construction and land development .....	0	-0.02	73	5.63	0	99	2.59	0	98	0	0	59	0	-0.02	62
1–4 family .....	0	0	60	5.63	0	99	2.59	0	99	0	0	59	0	0	54
Other .....	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.02	62
Multifamily .....	0	0	58	0.24	0.01	95	0.10	0.01	91	0	0	58	0	0	56
Nonfarm nonresidential .....	0	0	58	0.27	0.07	85	0.07	0.05	72	0.13	0.11	69	0	0.03	29
Owner-occupied .....	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	44
Other .....	0	0	55	0.27	0.06	86	0.07	0.04	77	0.13	0.08	76	0	0.01	22
Real estate loans secured by farmland .....		0			-0.01			0			0.02			0.01	
Commercial and industrial loans .....	0.01	0.10	41	-0.07	0.20	10	0.23	0.17	69	0	0.47	7	-0.01	0.27	10
Loans to individuals .....		0.65			0.78			0.71			1.13			0.74	
Credit card loans .....	0	1.99	8	0	2.18	8	0	1.84	6	0	2.92	9	0	1.89	14
Agricultural loans .....		0.01			0.03			0.02			0.19			0.02	
Loans to foreign governments and institutions .....		0			0			0			0				
Other loans and leases .....	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	11	-0.03	0.14	7

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		5,516		1,105		387		30,016		20,216
90+ days past due loans and leases .....		731		290		283		7,685		0
Nonaccrual loans and leases .....		25,415		38,424		26,160		17,444		2,613
Total past due and nonaccrual loans and leases .....		31,662		39,819		26,830		55,145		22,829
Restructured 30–89 days past due .....		0		0		0		0		0
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		4,004		15,920		4,217		17,444		0
Total restructured loans and leases .....		4,004		15,920		4,217		17,444		0
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		14,454		13,764		0		39,361		17,597
Other real estate owned .....		0		0		0		0		0
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.06	0.32	13	0.01	0.27	3	0	0.32	0	0.41
90+ days past due loans and leases .....	0.01	0.09	37	0	0.10	30	0	0.10	26	0.11
Nonaccrual loans and leases .....	0.29	0.38	39	0.50	0.58	48	0.31	0.46	32	0.24
90+ days past due and nonaccrual loans and leases .....	0.30	0.53	33	0.50	0.73	37	0.31	0.62	25	0.35
30–89 days past due restructured .....	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured .....	0.05	0.09	45	0.21	0.12	75	0.05	0.10	40	0.24
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.06	0.32	13	0.01	0.27	3	0	0.32	0	0.41
90+ days past due assets .....	0.01	0.10	36	0	0.10	28	0	0.10	24	0.11
Nonaccrual assets .....	0.29	0.39	39	0.50	0.59	48	0.31	0.47	31	0.24
30+ days past due and nonaccrual assets .....	0.36	0.88	21	0.52	1.04	22	0.31	0.97	10	0.76
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.21	0.32	36	0.34	0.43	43	0.20	0.36	28	0.23
90+ days past due and nonaccrual assets + other real estate owned .....	0.21	0.34	30	0.34	0.46	38	0.20	0.37	25	0.23
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.32	0.38	54	0.46	0.52	47	0.20	0.41	21	0.52
Allowance for loan and lease losses .....	52.77	57.44	54	44.06	67.93	31	27.08	62.64	20	48.79
Equity capital + allowance for loan and lease losses .....	3.41	3.52	57	4.06	4.43	51	2.08	3.60	30	4.47
Tier 1 capital + allowance for loan and lease losses .....	3.07	3.97	45	4.13	5.28	39	2.08	4.30	22	4.63
Loans and leases + other real estate owned .....	0.46	0.63	44	0.68	0.88	41	0.31	0.71	15	0.78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0	0.26	1	0	0.24	2	0	0.26	2	1.08	0.39	91	0.79	0.28	93
	90+ days past due .....	0	0.11	16	0	0.12	15	0	0.12	15	0.28	0.16	81	0	0.03	24
	Nonaccrual.....	0.79	0.45	81	1.29	0.65	86	0.82	0.52	80	0.63	0.76	48	0	0.45	1
Commercial and industrial	30–89 days past due.....	0	0.28	3	0	0.17	2	0	0.24	3	0	0.23	3	0	0.22	5
	90+ days past due .....	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.02	30
	Nonaccrual.....	0	0.46	2	0	0.64	1	0	0.57	2	0	0.75	3	0.09	0.74	15
Individuals	30–89 days past due.....	0	0.70	5	0.56	0.55	57	0	0.63	6	0	0.83	4	0	0.60	5
	90+ days past due .....	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.02	31
	Nonaccrual.....	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.12	16
Depository institution loans	30–89 days past due.....		0.01			0			0.01			0		0	0	50
	90+ days past due .....		0			0			0			0		0	0	50
	Nonaccrual.....		0.01			0			0			0		0	0	50
Agricultural	30–89 days past due.....		0.10			0.16			0.07			0.17			0.10	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.36			0.69			0.70			0.49			0.80	
Foreign governments	30–89 days past due.....		0			0.01			0.50			0				
	90+ days past due .....		0			0			0			0				
	Nonaccrual.....		0.18			0.04			0.15			0.09				
Other loans and leases	30–89 days past due.....	0.29	0.11	81	0.06	0.11	60	0.02	0.12	52	0	0.18	31	0.01	0.28	51
	90+ days past due .....	0.04	0.01	89	0.02	0.01	87	0.02	0.01	84	0	0.01	75	0	0	40
	Nonaccrual.....	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due .....	0	0.39	1	0	0.35	1	0	0.46	1	0	0.65	1	0	0.53	3
	90+ days past due .....	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.05	28
	Nonaccrual .....	0	0.61	1	0	0.82	1	0	0.71	1	0	0.89	0	0	0.55	2
Revolving	30–89 days past due .....		0.26			0.29			0.28			0.48			0.36	
	90+ days past due .....		0.02			0.02			0.02			0.03			0.01	
	Nonaccrual .....		1.15			1.05			1.18			1.13			0.34	
Closed-end	30–89 days past due .....	0	0.42	3	0	0.36	1	0	0.49	1	0	0.65	1	0	0.56	3
	90+ days past due .....	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.05	29
	Nonaccrual .....	0	0.60	1	0	0.77	1	0	0.67	1	0	0.87	0	0	0.57	3
Junior lien	30–89 days past due .....	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	13
	90+ days past due .....	0	0	36	0	0	36	0	0	36	0	0	32	0	0	41
	Nonaccrual .....	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	6	0	0.03	11
Commercial real estate	30–89 days past due .....	0	0.16	4	0	0.14	6	0	0.15	3	1.11	0.26	96	0.81	0.15	96
	90+ days past due .....	0	0.01	29	0	0.01	25	0	0.01	28	0.28	0.02	96	0	0.02	34
	Nonaccrual .....	0.81	0.32	88	1.32	0.52	90	0.85	0.38	84	0.65	0.62	55	0	0.34	4
Construction and development	30–89 days past due .....	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	9.63	0.20	99
	90+ days past due .....	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual .....	0	0.16	14	5.36	0.36	96	4.77	0.20	98	0	0.41	11	0	0.18	21
1–4 family	30–89 days past due .....	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.05	33
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
	Nonaccrual .....	0	0.01	32	5.36	0.02	99	4.77	0.01	99	0	0.03	27	0	0.01	40
Other	30–89 days past due .....	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	9.63	0.12	99
	90+ days past due .....	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0	44
	Nonaccrual .....	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.14	24
Multifamily	30–89 days past due .....	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	46
	Nonaccrual .....	0.73	0.07	93	0.88	0.14	91	0.74	0.17	85	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0	0.13	6	0	0.14	7	0	0.13	6	1.54	0.23	96	0	0.13	8
	90+ days past due .....	0	0.01	32	0	0.01	29	0	0.01	31	0.39	0.02	96	0	0.02	37
	Nonaccrual .....	0.86	0.39	86	1.15	0.66	80	0.58	0.45	67	0.89	0.80	60	0	0.36	5
Owner Occupied	30–89 days past due .....	0	0.04	11	0	0.04	10	0	0.04	10	0	0.07	8	0	0.06	12
	90+ days past due .....	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	40
	Nonaccrual .....	0	0.14	5	0	0.25	4	0	0.17	5	0	0.27	5	0	0.19	7
Other	30–89 days past due .....	0	0.08	14	0	0.09	12	0	0.08	14	1.54	0.14	96	0	0.05	18
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0.39	0.01	96	0	0.01	41
	Nonaccrual .....	0.86	0.21	91	1.15	0.40	91	0.58	0.23	84	0.89	0.44	79	0	0.14	14
Farmland	30–89 days past due .....		0.11			0.11			0.10			0.11			0.21	
	90+ days past due .....		0.01			0			0			0			0.01	
	Nonaccrual .....		0.63			1.10			0.69			1.13			1.06	
Credit card	30–89 days past due .....	0	1.02	4	0	0.63	7	0	0.81	6	0	0.95	7	0	0.87	18
	90+ days past due .....	0	0.44	15	0	0.39	15	0	0.45	14	0	0.63	13	0	0.18	30
	Nonaccrual .....	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	99,652	99,652	99,652	99,652	99,652										
Retained earnings .....	1,124,470	1,045,469	1,059,555	1,010,482	967,895										
Accumulated other comprehensive income (AOCI) .....	-129,957	22,502	-736	43,258	10,323										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,094,165	1,167,623	1,158,471	1,153,392	1,077,870										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments .....	-129,957	22,502	-736	43,258	10,323										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,224,122	1,145,121	1,159,207	1,110,134	1,067,547										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,224,122	1,145,121	1,159,207	1,110,134	1,067,547										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	1,224,122	1,145,121	1,159,207	1,110,134	1,067,547										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	77,336	104,390	96,896	98,829	81,642										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	77,336	104,390	96,896	98,829	81,642										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	77,336	104,390	96,896	98,829	81,642										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,301,458	1,249,511	1,256,103	1,208,963	1,149,189										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	12,813,925	11,325,852	12,306,053	10,766,875	9,772,812										
Less: Deductions from common equity tier 1 capital .....	0	0	0	0	0										
Less: Other deductions .....	0	4,217	0	6,016	979										
Total assets for leverage ratio .....	12,813,925	11,321,635	12,306,053	10,760,859	9,771,833										
Total risk-weighted assets .....	9,408,140	8,336,811	9,223,755	7,888,427	7,568,046										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A .....	13.01	11.85	74	13.74	12.66	69	12.57	12.37	60	14.07	12.35	81	14.11	12.50	75
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A .....	13.01	12.53	67	13.74	13.44	62	12.57	13.11	45	14.07	13.08	76	14.11	13.19	70
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	13.83	14.37	44	14.99	15.42	48	13.62	14.91	29	15.33	15.23	59	15.18	14.63	70
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage .....	9.55	9.08	69	10.11	9.11	78	9.42	8.98	67	10.32	9.13	83	10.92	10.39	70
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72				

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0	0	
Total property and casualty assets .....	0	0	0	0	0	0	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0	0	
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0	0	
Total insurance underwriting equity .....	0	0	0	0	0	0	
Total property and casualty equity .....	0	0	0	0	0	0	
Total life and health equity .....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0	0	
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue .....	157	144	157	124	1	9.03	7750.00
Other insurance activities income .....	157	144	157	124	1	9.03	7750.00
Insurance and reinsurance underwriting income .....	0	0	0	0	0	0	
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting .....	0	0	0	0	0	0	
Other insurance underwriting .....	0	0	0	0	0	0	
Insurance benefits, losses, expenses .....	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0	0	
Life insurance assets .....	243,198	234,132	240,316	194,533	193,472	3.87	30.22

06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>														
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			40	
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			0	
Insurance activities revenue / Adjusted operating income .....	0.08	0.36	57	0.09	0.37	53	0.05	0.36	44	0.04	0.41	44	0	0.37
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	0.03
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			100	
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			0	
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			37.86	
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62				
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			132.57	
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	18.71	12.13	75	18.53	11.54	78	19.14	12	80	15.86	11.03	67	16.84	11.53
<b>Broker-Dealer Activities</b>														
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0		0	0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	0

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	115,000	115,763	126,710	108,471	107,802
Real estate loans.....	18,459	18,457	18,211	11,837	10,802
Commercial and industrial loans .....	96,541	97,306	108,499	96,634	97,000
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	154,576	267,137	202,986	208,411	106,275
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	269,576	382,900	329,696	316,882	214,077
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

## Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Yield: Foreign loans .....	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	0	48
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			2.53	

## Net Losses as a Percent of Foreign Loans by Type

Real estate loans .....		0.37			0.26			0.20			5.18				
Commercial and industrial loans .....		0.61			1.03			0.79			0.64			2.35	
Foreign governments and institutions .....		0			0			0			0				

## Growth Rates

Net loans and leases.....	-0.66	11.61	48	8.69	-1.19	66	16.81	6.83	73	0.62	-2.40	63	-19.40	-47.91	65
Total selected assets.....	-29.60	18.50	13	4.46	3.19	60	4.04	9.48	57	48.02	2.04	90	28.54	-25.04	84
Deposits .....		-4.80			9.07			0.73			3.46			2.53	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	0	43,000	15,000	0		
Dividends .....	0	0	43,000	15,000	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	0	0	43,000	15,000	0		
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		-100.00
Total operating income .....	0	0	43,000	15,000	0		-100.00
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	0	0	0	0	0		
Other expenses .....	107	94	198	187	187	13.83	13.83
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	107	94	198	187	187	13.83	13.83
Income (loss) before taxes .....	-107	-94	42,802	14,813	-187		
Applicable income taxes (credit) .....	0	0	0	0	0		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-107	-94	42,802	14,813	-187		
Equity in undistributed income of subsidiaries .....	57,532	35,081	49,271	42,774	100,386	64.00	84.36
Bank subsidiaries .....	57,532	35,081	49,271	42,774	100,386	64.00	84.36
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	57,425	34,987	92,073	57,587	100,199	64.13	84.54
<b>Memoranda</b>							
Bank net income .....	57,532	35,081	92,271	57,774	100,386	64.00	84.36
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,085,212	99.18	1,158,459	99.22	1,149,412	99.22	1,144,134	1,068,425	-6.32	20.44
Common and preferred stock .....		1,085,212	99.18	1,158,459	99.22	1,149,412	99.22	1,144,134	1,068,425	-6.32	20.44
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		522	0.05	522	0.04	522	0.05	522	522	0.00	0.00
Common and preferred stock .....		522	0.05	522	0.04	522	0.05	522	522	0.00	0.00
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		8,431	0.77	8,642	0.74	8,537	0.74	8,736	8,923	-2.44	-9.95
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		0	0	0	0	0	0	0	0	0	-100.00
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,094,165	100.00	1,167,623	100.00	1,158,471	100.00	1,153,392	1,077,870	-6.29	20.11
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		0	0	0	0	0	0	0	0	0	-100.00
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total liabilities .....		0	0	0	0	0	0	0	0	0	-100.00
Equity Capital .....		1,094,165	100	1,167,623	100	1,158,471	100	1,153,392	1,077,870	-6.29	20.11
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		5,000	0.46	5,000	0.43	5,000	0.43	5,000	5,000	0.00	0.00
Common surplus .....		94,652	8.65	94,652	8.11	94,652	8.17	94,652	94,652	0.00	0.00
Retained earnings .....		1,124,470	102.77	1,045,469	89.54	1,059,555	91.46	1,010,482	967,895	7.56	38.55
Accumulated other comprehensive income .....		-129,957	-11.88	22,502	1.93	-736	-0.06	43,258	10,323		
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		1,094,165	100.00	1,167,623	100.00	1,158,471	100.00	1,153,392	1,077,870	-6.29	20.11
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	10.16	10.52	54	6.02	12.64	6	7.92	11.94	10	5.10	7.29	27	9.77	10.58	40
Bank net income / Average equity investment in banks .....	10.33	11.07	48	6.12	12.37	4	8.06	11.80	13	5.21	7.45	23	9.93	10.85	39
Nonbank net income / Average equity investment in nonbanks .....	0	10.05	20	0	13.40	16	0	13.12	16	0	9.75	17	0	12.07	20
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01			15.16	
Bank net income / Parent net income .....	100.19	98.83	31	100.27	96.24	40	100.22	96.79	38	100.32	88.16	35	100.19	103.77	26
Nonbank net income / Parent net income .....	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	1.08	24
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	0	17.48	2	0	16.87	2	0	16.81	2	0	20.06	3	0	9.66	2
Total debt / Equity capital .....	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	7.99	13
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	3.97	27
Total debt / Equity capital – excess over fair value .....	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	3.93	27
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	3.86	27
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt .....		39.62			39.10			39.86		0	34.67	10		14.37	
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	99.23	103.92	27	99.26	103.07	29	99.26	103.22	28	99.24	102.81	27	99.17	104.21	28
Total investment in subs / Equity capital .....	99.23	109.01	18	99.26	108.26	19	99.26	108.40	19	99.24	110.16	16	99.17	104.48	27
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.07	0.41	27	-0.12	0.25	23	-0.09	0.29	27	-0.15	0.47	24	-0.09	0.44	27
Equity investment in subs – equity cap / Net income-div (X) .....		1.23			0.83			1.05			1.82			1.47	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	0	126.15	2	0	138.64	1	99.54	152.85	25	98.77	136.59	26	0	153.39	1
Cash from ops + noncash items + op expense / Op expense + dividend .....	0	116.54	13	0	130.64	3	99.54	154.48	22	98.77	147.24	21	0	152.31	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	0	92.87	14	0	103.17	13	99.54	98.54	48	98.77	134.08	30	95.92	105.99	26
Pretax operating income + interest expense / Interest expense .....		1,457.38			1,479.01			1,835.33			2,016.32			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,417.74			1,667.11			1,770.77			1,539.23			2,481.22	
Dividends + interest from subsidiaries / Interest expense + dividends .....		140.52			153.06		100	174.12	22	100	150.43	25	0	196.13	3
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X) .....		28.68			41.77			47.61			35.64			71.69	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.32	24	0	3.64	21	0	3.44	25	0	3.85	24	0	1.59	31
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10			0	
Nonaccrual .....		0.76			0.96			0.92			1.03			8.16	
Total .....		1.12			1.17			1.09			1.13			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.69	36	0	1.79	36	0	1.76	37	0	2.66	33	0.01	0.13	63
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		82.17			78.46		100.46	66.37	82	101.26	81.10	75		65.39	
Dividends declared / Net income .....	0	34	3	0	25.30	4	46.70	28.27	87	26.05	42.29	29	4.39	25.65	18
Net income – dividends / Average equity.....	10.16	7.04	81	6.02	9.64	23	4.22	8.62	10	3.77	4.14	44	9.34	7.61	72
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		128.25			139.49		100	155.92	27	100	132.17	33	0	160.93	7
Dividends from nonbank subsidiaries .....		2.20			3.97		0	4.90	22	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies.....		2.84			6.36		0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries .....		168.66			193.08		100	203.53	18	100	174.85	22	0	209.89	4
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.08	9	0	36.56	9	46.60	45.96	47	25.96	60.28	21	0	45.88	8
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.09	32
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	0	46.71	5	0	38.35	5	46.60	51.33	45	25.96	62.88	19	0	48.40	5
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63			56.39				76.61
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38				0.91
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37			0.86				0.02
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16				0.01
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22			79.84				83.73
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				65.48
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40				0
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20				65.48
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....		65.33			67.82		100	74.16	94	100	69.76	96		77.61	
Interest income from bank subsidiaries.....		0.78			0.39		0	0.23	23	0	0.63	20		0.23	
Management and service fees from bank subsidiaries .....		1.33			2.08		0	1.44	37	0	1.87	37		0.75	
Other income from bank subsidiaries.....		0.03			0.02		0	0.02	46	0	0.04	45		0.01	
Operating income from bank subsidiaries .....		75.26			81.78		100	83.13	92	100	82.20	93		94.06	
Dividends from nonbank subsidiaries .....		3.28			2.67		0	3.07	21	0	1.95	23		1.13	
Interest income from nonbank subsidiaries.....		0.24			0.35		0	0.18	36	0	0.73	36		0	
Management and service fees from nonbank subsidiaries .....		0.01			0.02		0	0.01	42	0	0.02	42		0	
Other income from nonbank subsidiaries.....		0			0.01		0	0.01	45	0	0.01	46		0	
Operating income from nonbank subsidiaries .....		5.58			6.48		0	4.67	14	0	4.70	16		1.56	
Dividends from subsidiary holding companies.....		1.79			2.43		0	2.10	45	0	2.53	44		0	
Interest income from subsidiary holding companies .....		0.01			0.01		0	0.01	45	0	0.11	44		0	
Management and service fees from subsidiary holding companies.....		0			0		0	0	48	0	0	49		0	
Other income from subsidiary holding companies.....		0			0		0	0	50	0	0	49		0	
Operating income from subsidiary holding companies.....		3.21			3.96		0	3.91	43	0	4.56	42		0	
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt .....		28.16			28.31			26.38			27.08			70.71	